

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: PHELAN, JOSEPH M.
PHELAN, MARY M.

§ Case No. 09-70398

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on February 11, 2009. The undersigned trustee was appointed on *bad date*.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 13,779.69

Funds were disbursed in the following amounts:

Administrative expenses 3,801.48

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Payments to the debtor 0.00

Leaving a balance on hand of ¹ \$ 9,978.21

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing claims in this case was 09/22/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,127.97. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,800.00, for a total compensation of \$1,800.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/06/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-70398

Trustee: (330370) BERNARD J. NATALE

Case Name: PHELAN, JOSEPH M.
PHELAN, MARY M.

Filed (f) or Converted (c): 02/11/09 (f)

§341(a) Meeting Date: 03/18/09

Period Ending: 07/06/10

Claims Bar Date: 09/22/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	9509 Florence, woodstock, IL	1,600,000.00	60,966.00	DA	0.00	FA
2	cash	100.00	100.00	DA	0.00	FA
3	misc. furnishings	22,000.00	11,158.28		9,777.00	FA
4	clothing	500.00	0.00	DA	0.00	FA
5	Met Life - universal life (Mike \$250,000.00)	0.00	0.00	DA	0.00	FA
6	Met Life - Universal Life (Mary - \$25,000.00)	0.00	0.00	DA	0.00	FA
7	Northwestern Mutual - term \$750,000.00 for Micha	0.00	0.00	DA	0.00	FA
8	Northwestern term \$300,000.00 Mary	0.00	0.00	DA	0.00	FA
9	2004 GMC Sierra	11,000.00	0.00	DA	0.00	FA
10	2006 GM Cadillac SRX	20,000.00	0.00	DA	0.00	FA
11	2008 Infinit QX56	32,000.00	0.00	DA	0.00	FA
12	34' RV New Vision 5th Wheel Camper 2003 Repossessed by Creditor, SST in November 2008 for non-payment.	30,000.00	30,000.00	DA	0.00	FA
13	Polaris ATV 2006	6,500.00	6,500.00		4,000.00	FA
Int	INTEREST (u)	Unknown	N/A		2.69	FA
14	Assets Totals (Excluding unknown values)	\$1,722,100.00	\$108,724.28		\$13,779.69	\$0.00

Major Activities Affecting Case Closing:

TRUSTEE PURSUING RECOVERY OF ASSETS FOR SALE.

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): July 6, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70398

Case Name: PHELAN, JOSEPH M.
PHELAN, MARY M.

Taxpayer ID #: **-***5449

Period Ending: 07/06/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****65-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
12/22/09	{3}	Action Auctioneering	Proceeds from Auction of Personal Property	1129-000	9,777.00		9,777.00
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		9,777.05
01/26/10		To Account #*****6566	Transfer to Payment Auctioneer Fees & Expenses	9999-000		3,000.00	6,777.05
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.36		6,777.41
02/26/10	{13}	Action Auctioneering	Sale of ATV and tires and rims.	1129-000	4,000.00		10,777.41
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		10,777.66
03/26/10		To Account #*****6566	Payment to Auctioneer	9999-000		1,000.00	9,777.66
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.46		9,778.12
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.06		9,778.18
04/06/10		Wire out to BNYM account 9200*****6565	Wire out to BNYM account 9200*****6565	9999-000	-9,778.18		0.00

ACCOUNT TOTALS	4,000.00	4,000.00	\$0.00
Less: Bank Transfers	-9,778.18	4,000.00	
Subtotal	13,778.18	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$13,778.18	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70398

Case Name: PHELAN, JOSEPH M.
PHELAN, MARY M.

Taxpayer ID #: **-***5449

Period Ending: 07/06/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****65-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/26/10		From Account #*****6565	Transfer to Payment Auctioneer Fees & Expenses	9999-000	3,000.00		3,000.00
01/26/10	101	Terry Firch				2,841.72	158.28
			1,955.40	3610-000			158.28
			886.32	3620-000			158.28
03/26/10		From Account #*****6565	Payment to Auctioneer	9999-000	1,000.00		1,158.28
03/26/10	102	Terry Firch	Ref # ATV SALE	3610-000		951.88	206.40
04/06/10		Wire out to BNYM account 9200*****6566	Wire out to BNYM account 9200*****6566	9999-000	-206.40		0.00

ACCOUNT TOTALS	3,793.60	3,793.60	\$0.00
Less: Bank Transfers	3,793.60	0.00	
Subtotal	0.00	3,793.60	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$3,793.60	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70398

Case Name: PHELAN, JOSEPH M.
PHELAN, MARY M.

Taxpayer ID #: **-***5449

Period Ending: 07/06/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****65-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6565	Wire in from JPMorgan Chase Bank, N.A. account *****6565	9999-000	9,778.18		9,778.18
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.41		9,778.59
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.58		9,779.17
06/29/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.52		9,779.69
06/29/10		To Account #9200*****6566	Close Account for Final Report	9999-000		9,779.69	0.00

ACCOUNT TOTALS	9,779.69	9,779.69	\$0.00
Less: Bank Transfers	9,778.18	9,779.69	
Subtotal	1.51	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.51	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-70398

Case Name: PHELAN, JOSEPH M.

PHELAN, MARY M.

Taxpayer ID #: **-***5449

Period Ending: 07/06/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****65-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****6566	Wire in from JPMorgan Chase Bank, N.A. account *****6566	9999-000	206.40		206.40
06/03/10	10103	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/01/2010 FOR CASE #09-70398, BOND #016018067	2300-000		7.88	198.52
06/29/10		From Account #9200*****6565	Close Account for Final Report	9999-000	9,779.69		9,978.21

ACCOUNT TOTALS	9,986.09	7.88	\$9,978.21
Less: Bank Transfers	9,986.09	0.00	
Subtotal	0.00	7.88	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$7.88	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****65-65	13,778.18	0.00	0.00
Checking # ***-*****65-66	0.00	3,793.60	0.00
MMA # 9200-*****65-65	1.51	0.00	0.00
Checking # 9200-*****65-66	0.00	7.88	9,978.21
	\$13,779.69	\$3,801.48	\$9,978.21

Claims Proposed Distribution**Case: 09-70398 PHELAN, JOSEPH M.**

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$9,978.21 **Total Proposed Payment:** \$9,978.21 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	BERNARD J. NATALE, LTD. Admin Ch. 7		240.65	240.65	0.00	240.65	240.65	9,737.56
	<3120-00 Attorney for Trustee Expenses (Trustee Firm)>							
***	BERNARD J. NATALE, LTD. Admin Ch. 7		8,840.50	5,437.56	0.00	5,437.56	5,437.56	4,300.00
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
***	BERNARD J. NATALE Admin Ch. 7		2,127.97	1,800.00	0.00	1,800.00	1,800.00	2,500.00
	<2100-00 Trustee Compensation>							
27A	Kyle Victor	Priority	340.06	340.06	0.00	340.06	78.44	2,421.56
27B	Jacqueline Sumpter	Priority	627.76	627.76	0.00	627.76	144.80	2,276.76
27C	Ricky Saengsouvanh	Priority	215.91	215.91	0.00	215.91	49.81	2,226.95
27D	John LaMeyer	Priority	944.56	944.56	0.00	944.56	217.87	2,009.08
27E	Randall Kosch	Priority	944.56	944.56	0.00	944.56	217.86	1,791.22
27F	Douglas Hulsey	Priority	627.76	627.76	0.00	627.76	144.79	1,646.43
27G	Esquivel Rufino	Priority	397.42	397.42	0.00	397.42	91.66	1,554.77
27H	Stephen Canfield	Priority	944.56	944.56	0.00	944.56	217.86	1,336.91
27I	Elias Espinosa	Priority	664.48	664.48	0.00	664.48	153.26	1,183.65
27J	Todd Booker	Priority	340.06	340.06	0.00	340.06	78.43	1,105.22
27K	Adam Larson	Priority	340.06	340.06	0.00	340.06	78.43	1,026.79
27L	Terry Wilson	Priority	627.76	627.76	0.00	627.76	144.79	882.00
27M	James Greinke	Priority	944.56	944.56	0.00	944.56	217.86	664.14
27N	Daniel Larson	Priority	944.56	944.56	0.00	944.56	217.86	446.28
27O	Raymond Zwiger	Priority	340.06	340.06	0.00	340.06	78.43	367.85
27P	Courtney Kosch	Priority	295.08	295.08	0.00	295.08	68.06	299.79
27Q	Benjamin Borello	Priority	534.83	534.83	0.00	534.83	123.36	176.43
27R	Todd Iverson	Priority	265.74	265.74	0.00	265.74	61.29	115.14
27S	Gregory Kamysz	Priority	361.64	361.64	0.00	361.64	83.41	31.73
27T	Joshua Ruffner	Priority	137.58	137.58	0.00	137.58	31.73	0.00

Claims Proposed Distribution

Case: 09-70398 PHELAN, JOSEPH M.

Report Includes ONLY Claims with a Proposed Distribution

Case Balance: \$9,978.21 **Total Proposed Payment:** \$9,978.21 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
Total for Case 09-70398 :			\$22,048.12	\$18,317.21	\$0.00	\$18,317.21	\$9,978.21	

CASE SUMMARY

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$11,209.12	\$7,478.21	\$0.00	\$7,478.21	100.000000%
Total Priority Claims :	\$10,839.00	\$10,839.00	\$0.00	\$2,500.00	23.064858%

The Trustee and the Attorney both have taken voluntary reductions in the fees to allow for increased distribution to other creditors.

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-70398
Case Name: PHELAN, JOSEPH M.
Trustee Name: BERNARD J. NATALE

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>BERNARD J. NATALE</u>	\$ <u>1,800.00</u>	\$ <u></u>
<i>Attorney for trustee</i> <u>BERNARD J. NATALE, LTD.</u>	\$ <u>5,437.56</u>	\$ <u>240.65</u>
<i>Appraiser</i> <u></u>	\$ <u></u>	\$ <u></u>
<i>Auctioneer</i> <u></u>	\$ <u></u>	\$ <u></u>
<i>Accountant</i> <u></u>	\$ <u></u>	\$ <u></u>
<i>Special Attorney for trustee</i> <u></u>	\$ <u></u>	\$ <u></u>
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
<i>Fees,</i> <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
<i>Other</i> <u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
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<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$10,839.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>27A</u>	<u>Kyle Victor</u>	<u>\$ 340.06</u>	<u>\$ 78.44</u>
<u>27B</u>	<u>Jacqueline Sumpter</u>	<u>\$ 627.76</u>	<u>\$ 144.80</u>
<u>27C</u>	<u>Ricky Saengsouvanh</u>	<u>\$ 215.91</u>	<u>\$ 49.81</u>
<u>27D</u>	<u>John LaMeyer</u>	<u>\$ 944.56</u>	<u>\$ 217.87</u>
<u>27E</u>	<u>Randall Kosch</u>	<u>\$ 944.56</u>	<u>\$ 217.86</u>
<u>27F</u>	<u>Douglas Hulsey</u>	<u>\$ 627.76</u>	<u>\$ 144.79</u>
<u>27G</u>	<u>Esquivel Rufino</u>	<u>\$ 397.42</u>	<u>\$ 91.66</u>
<u>27H</u>	<u>Stephen Canfield</u>	<u>\$ 944.56</u>	<u>\$ 217.86</u>
<u>27I</u>	<u>Elias Espinosa</u>	<u>\$ 664.48</u>	<u>\$ 153.26</u>
<u>27J</u>	<u>Todd Booker</u>	<u>\$ 340.06</u>	<u>\$ 78.43</u>
<u>27K</u>	<u>Adam Larson</u>	<u>\$ 340.06</u>	<u>\$ 78.43</u>
<u>27L</u>	<u>Terry Wilson</u>	<u>\$ 627.76</u>	<u>\$ 144.79</u>
<u>27M</u>	<u>James Greinke</u>	<u>\$ 944.56</u>	<u>\$ 217.86</u>
<u>27N</u>	<u>Daniel Larson</u>	<u>\$ 944.56</u>	<u>\$ 217.86</u>
<u>27O</u>	<u>Raymond Zwiger</u>	<u>\$ 340.06</u>	<u>\$ 78.43</u>
<u>27P</u>	<u>Courtney Kosch</u>	<u>\$ 295.08</u>	<u>\$ 68.06</u>
<u>27Q</u>	<u>Benjamin Borello</u>	<u>\$ 534.83</u>	<u>\$ 123.36</u>
<u>27R</u>	<u>Todd Iverson</u>	<u>\$ 265.74</u>	<u>\$ 61.29</u>
<u>27S</u>	<u>Gregory Kamysz</u>	<u>\$ 361.64</u>	<u>\$ 83.41</u>
<u>27T</u>	<u>Joshua Ruffner</u>	<u>\$ 137.58</u>	<u>\$ 31.73</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 241,710.52 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>5</u>	<u>McHenry County Orthopedics SC</u>	<u>\$ 508.48</u>	<u>\$ 0.00</u>
<u>6</u>	<u>Flamingo Landscape, Inc.</u>	<u>\$ 42,000.00</u>	<u>\$ 0.00</u>
<u>7</u>	<u>Capital One Bank (USA) NA</u>	<u>\$ 6,092.26</u>	<u>\$ 0.00</u>
<u>8</u>	<u>Capital One Bank (USA) NA</u>	<u>\$ 5,099.32</u>	<u>\$ 0.00</u>
<u>10</u>	<u>Nissan Motor Acceptance Corporation</u>	<u>\$ 893.12</u>	<u>\$ 0.00</u>
<u>11</u>	<u>CHASE BANK USA</u>	<u>\$ 23,663.36</u>	<u>\$ 0.00</u>
<u>12</u>	<u>CHASE BANK USA</u>	<u>\$ 1,865.86</u>	<u>\$ 0.00</u>
<u>16</u>	<u>American Express Centurion Bank</u>	<u>\$ 15,693.71</u>	<u>\$ 0.00</u>
<u>18</u>	<u>American Express Centurion Bank</u>	<u>\$ 104,072.81</u>	<u>\$ 0.00</u>
<u>21</u>	<u>U.S. Bank N.A./Retail Payment Solutions</u>	<u>\$ 9,233.32</u>	<u>\$ 0.00</u>
<u>23 -2</u>	<u>Advanta Bank Corp</u>	<u>\$ 2,845.71</u>	<u>\$ 0.00</u>
<u>26</u>	<u>Alexander Lumber Co.</u>	<u>\$ 6,253.03</u>	<u>\$ 0.00</u>
<u>28 -2</u>	<u>Systems & Services Technologies, Inc.</u>	<u>\$ 23,489.54</u>	<u>\$ 0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 0.00.